



October 9, 2007

Via Facsimile (251) 990-0626 and U.S. Mail

James D. Patterson, Esq.
The Law Offices of Earl P. Underwood, Jr.
21 South Section Street
Fairhope, Alabama 36533

Re:	Borrower:	Jessic and Theresa Holyfield
	Ameriquest Loan Number Ending In:	XXXXXXXX725
	Property Address:	4954 County Rd. 3 Millry, AL 36558

Dear Mr. Patterson:

This letter is in response to your correspondence dated September 17, 2007 which purports to rescind the loan referenced above on the basis that Ameriquest Mortgage Company ("Ameriquest") did not comply with the Truth in Lending Act.

Please note that ACC Capital Holdings ("ACC") is the parent company of Ameriquest and is responding on its behalf. Please note that neither ACC nor Ameriquest is the servicer for this loan or the owner of the loan and cannot respond to your request for an account history, etc.

Our review of your clients' transaction confirms that all material disclosures were accurately provided to your clients and that they executed the Lender's copy of the *Notice of Right to Cancel* to acknowledge their receipt of two (2) completed copies of the document each. Accordingly, we respectfully deny your clients' rescission request.

Please note that Ameriquest provides customers with a seven calendar day rescission period, which runs concurrently with the three-day rescission period required by Federal Law. The One Week Cancellation Period states:

"Ameriquest Mortgage Company believes that a loan secured by your home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advise and/or shop for a loan that you believe suits you better, we provide you with one-week (which includes the day you sign the loan documents) to cancel the loan with no cost to you."

We trust that this responds to your concerns.

Sincerely,

Gus McDaniel
Legal Department
ACC Capital Holdings



October 17, 2007

Via Facsimile and U.S. Mail

James D. Patterson, Esq.
The Law Offices of Earl P. Underwood, Jr.
21 South Section Street
Fairhope, Alabama 36533

Re:	Borrower:	Debra D. Parker
	Amerquest Loan Number Ending In:	XXXXXXXX283
	Property Address:	1118 Carre Dr. W. Mobile, AL 36618

Dear Mr. Patterson:

This letter is in response to your correspondence dated September 27, 2007 which purports to rescind the loan referenced above on the basis that Amerquest Mortgage Company ("Amerquest") did not comply with the Truth in Lending Act.

Please note that ACC Capital Holdings ("ACC") is the parent company of Amerquest and is responding on its behalf. Please note that neither ACC nor Amerquest is the servicer for this loan or the owner of the loan and cannot respond to your request for an account history, etc.

Our review of your clients' transaction confirms that all material disclosures were accurately provided to your clients and that they executed the Lender's copy of the *Notice of Right to Cancel* to acknowledge their receipt of two (2) completed copies of the document each. Accordingly, we respectfully deny your clients' rescission request.

Please note that Amerquest provides customers with a seven calendar day rescission period, which runs concurrently with the three-day rescission period required by Federal Law. The One Week Cancellation Period states:

"Amerquest Mortgage Company believes that a loan secured by your home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advice and/or shop for a loan that you believe suits you better, we provide you with one-week (which includes the day you sign the loan documents) to cancel the loan with no cost to you."

We trust that this responds to your concerns.

Sincerely,

Gus McDaniel
Legal Department
ACC Capital Holdings



October 1, 2007

Via Facsimile and U.S. Mail

James D. Patterson, Esq.
The Law Offices of Earl P. Underwood, Jr.
21 South Section Street
Fairhope, Alabama 36533

Re:	Borrower:	Curtis Rackley
	Ameriquest Loan Number Ending In:	XXXXXXXX261
	Property Address:	412 Oscar Gray Rd. Butler, AL 36904

Dear Mr. Patterson:

This letter is in response to your correspondence dated August 31, 2007 which purports to rescind the loan referenced above on the basis that Ameriquest Mortgage Company ("Ameriquest") did not comply with the Truth in Lending Act.

Please note that ACC Capital Holdings ("ACC") is the parent company of Ameriquest and is responding on its behalf. Please note that neither ACC nor Ameriquest is the servicer for this loan or the owner of the loan and cannot respond to your request for an account history, etc. Accordingly we forward your request to CitiResidential Lending, Inc for their independent response.

Our review of your clients' transaction confirms that all material disclosures were accurately provided to your clients and that they executed the Lender's copy of the *Notice of Right to Cancel* to acknowledge their receipt of two (2) completed copies of the document each. Accordingly, we respectfully deny your clients' rescission request.

Please note that Ameriquest provides customers with a seven calendar day rescission period, which runs concurrently with the three-day rescission period required by Federal Law. The One Week Cancellation Period states:

"Ameriquest Mortgage Company believes that a loan secured by you home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advise and/or shop for a loan that you believe suits you better, we provide you with one-week (which includes the day you sign the loan documents) to cancel the loan with no cost to you."

We trust that this responds to your concerns.

Sincerely,

Gus McDaniel
Legal Department
ACC Capital Holdings

ACC

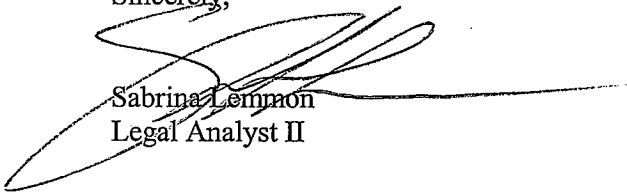
Via Federal Express

1100 Town & Country Road, Suite 1200 • Orange, CA 92868 • phone: 714.558.5355

We respectfully decline your request for copies of internal communications or agreements between Ameriquest Mortgage Company and any third parties, as they are confidential and proprietary in nature.

We trust that this responds to your concerns.

Sincerely,



Sabrina Lemmon
Legal Analyst II